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**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA**

FLETCHER HARTWELL HYLER and  
SHERYL ROOT HYLER,

Plaintiffs,

vs.

INVESTMENT GRADE LOANS, INC.,  
et.al.,

Defendants.

**Case No.: 07-CV-03180 WHA**

**DECLARATION OF MITCHELL S.  
CHERNOCK IN SUPPORT OF  
PRELIMINARY INJUNCTION**

**Date: August 1, 2007**

**Time: 2:00 p.m.**

**Ctrm: 9**

**Hon. William H. Alsup**

I, Mitchell S. Chernock, have personal knowledge of the facts stated herein and could and would competently testify thereto if called to do so.

1. I am not a party to this lawsuit.
2. I am the President of Sky Valley Financial, Inc., a mortgage broker.
3. I was retained by Mr. Hyler approximately one year ago to arrange a refinancing of loans secured by his home. I have continued in this effort since then.
4. For most of the last year, the property was in the bankruptcy estate. During that period, no lender I approached was willing to consider a new loan until and unless the property was out of bankruptcy.

